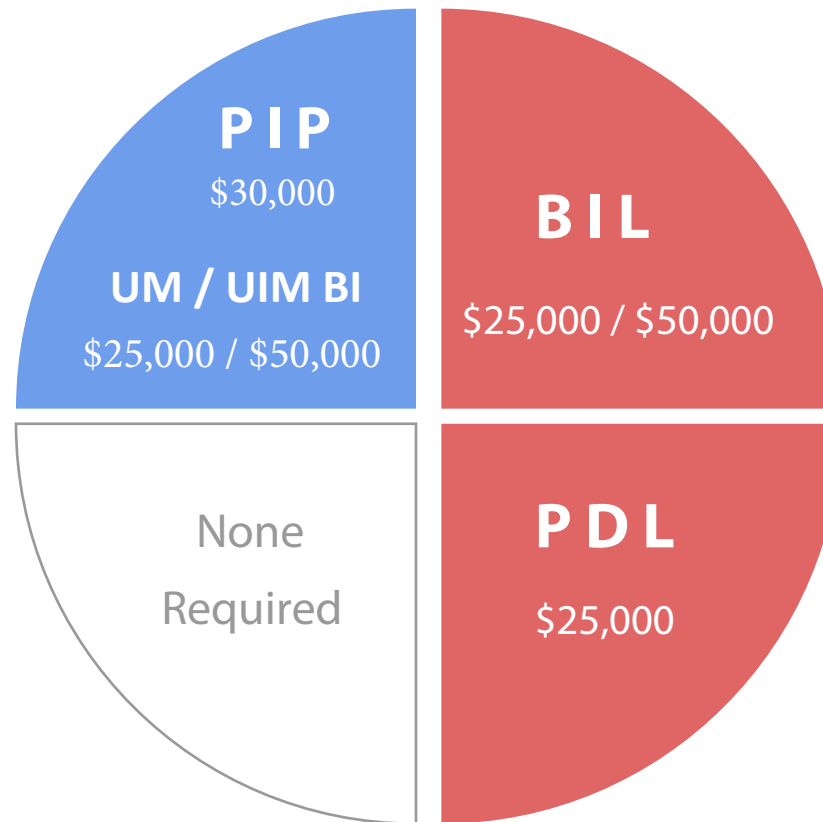




## North Dakota State (No-Fault) Minimum Required Auto Insurance



**BIL** or Bodily Injury Liability - Covers expenses related to the injury or death of another driver or a pedestrian when an accident is your fault.

**PDL** or Property Damage Liability - Covers expenses related to the damage of another person's property—like vehicles, homes, buildings and other structures — when an accident is your fault.

**PIP** or Personal Injury Protection - Whether you are responsible for the accident or not, this covers medical expenses and lost wages for you and your passengers, if injured in an accident.

**UM & UIM BI** or Uninsured & Underinsured Motorist Bodily Injury - Covers medical expenses for you and your passengers; if you're injured in an accident, the other driver is at fault and either (1) doesn't have any insurance, (2) doesn't have enough insurance or (3) is a hit and run driver.